

Fill in this information to identify the case:

Debtor 1 Stephen Delahanty

Debtor 2 _____

(Spouse, if filing)

United States Bankruptcy Court for the EASTERN District of PENNSYLVANIA

Case number 17-18214-amc

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: LSF9 MASTER PARTICIPATION TRUST

Court claim no. (if known): 5-1

Last 4 digits of any number you use to identify the debtor's account: 1072

Date of payment change: 9/1/2019

Must be at least 21 days after date of this notice

New total payment: \$1,072.88

Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

☒ No.

☐ Yes.

Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment:

New escrow payment:

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

☐ No

☒ Yes.

Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

Current interest rate: 3.0000%

New interest rate: 3.4100%

Current principal and interest payment: \$757.06 New principal and interest payment: \$794.59

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes

Attach a copy of any document describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment

New mortgage payment:

Debtor 1 Stephen Delahanty

Print Name

Middle Name

Last Name

Case number (if known) 17-18214-amc

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/ Ashlee Fogle
Signature

Date 07/31/2019

Print Ashlee Fogle
First Name Middle Name Last Name

Title Authorized Agent for Creditor

Company RAS Crane, LLC

Address 10700 Abbott's Bridge Road, Suite 170
Number Street

Duluth GA 30097
City State ZIP Code

State

ZIP Code

Contact Phone 470-321-7112

Email afogle@rascrane.com

I HEREBY CERTIFY that on August 5, 2019,

I electronically filed the foregoing with the Clerk of Court using the CM/ECF system, and a true and correct copy has been served via CM/ECF or United States Mail to the following parties:

Carol B. McCullough
McCullough Eisenberg, LLC
65 W. Street Road
Suite A-204
Warminster, PA 18974

William C. Miller, Esq.
Chapter 13 Trustee
P.O. Box 1229
Philadelphia, PA 19105

United States Trustee
Office of the U.S. Trustee
200 Chestnut Street
Suite 502
Philadelphia, PA 19106

Stephen Delahanty
7 Woodview Court
Horsham, PA 19044

RAS Crane, LLC
Authorized Agent for Secured Creditor
10700 Abbott's Bridge Road, Suite 170
Duluth, GA 30097
Telephone: 470-321-7112
Facsimile: 404-393-1425

By: /s/ Kristin Williams
Kristin Williams
Krwilliams@rascrane.com



PO Box 24610
Oklahoma City, OK 73124-0610

UL 30, 20 7

CAROL B. MCC LLO GH
McCullough isenberg, LLC
65 W. Street Road
Suite A-204
Warminster, PA 8974

RE: Caliber Account Number: [REDACTED]
Property Address: 7 Woodview Ct
Horsham, Pa 19044

Changes to Your Mortgage Interest Rate and Payments on September 1, 2019

Under the terms of your Adjustable-Rate Mortgage (ARM), you had a 012 month period during which your interest rate stayed the same, with all subsequent interest rate changes occurring every 006 months thereafter. The next adjustment date is on August 1, 2019, so on that date your interest rate and mortgage payment change. After that, your Interest rate may change every 006months for the rest of your loan term.

	Current Rate and Monthly Payment	New Rate and Monthly Payment
Interest Rate	3.0000 %	3.4 00 %
Principal and Interest	\$757.06	\$794.59
scrow	\$278.29	\$278.29
Total Monthly Payment	\$1,035.35	\$1,072.88

Interest Rate: We calculated your interest rate by taking a published "index rate" and adding a certain number of percentage points, called the "margin". Under your loan agreement, your index rate is .420 % and your margin is 8.600%. The 6-MONTH LIBOR is published Daily in the WALL STREET JOURNAL. Our change amount was rounded by .125%.

Rate Limit(s): Our rate cannot go higher than 15.600 % over the life of the loan. Your rate can change at each adjustment by no more than 01.000%. If you've had a short-term loan modification that lowered the interest rate below the ARM floor rate stated on the Note, the interest rate after the modification expires will adjust to the ARM floor.

New Interest Rate and Monthly Payment: The table above shows your new interest rate and new monthly payment. Your new payment is based on the 6-MONTH LIBOR index, your margin, 8.600%.

If the total monthly payment includes an escrow amount for property taxes, hazard insurance and other escrowed expenses (if applicable), these payments may be adjusted periodically in accordance with applicable law. The amounts shown above are based on current data.

If you are continuing to experience a hardship, please contact Caliber Home Loans in order to assess your current situation and propose solutions. You may reach us directly by calling 800-621- 437. Our business hours are 8 a.m. to 9 p.m., Central Time, Monday through Thursday; 8 a.m. to 7 p.m., Central Time, Friday; and 7 a.m. to 4 p.m., Central Time on Saturday. You may also visit our website at caliberhomeloans.com for additional information.

Sincerely,

Caliber Home Loans Inc.

If you need financial counseling, you may obtain a list of HUD-approved nonprofit counseling organizations by calling 1-800-569-4287 or by visiting www.hud.gov/findacounselor.

Notice to Consumers presently in Bankruptcy or who have a Bankruptcy Discharge: If you are a debtor presently subject to a proceeding in Bankruptcy Court, or if you have previously been discharged from this debt by a Federal Bankruptcy Court, this communication is not an attempt to collect a debt but is sent for informational purposes only or to satisfy certain Federal or State legal obligations.

THIS IS AN ATTEMPT BY A DEBT COLLECTOR TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.